

B6A (Official Form 6A) (12/07)

In re **Joann Ruis Burgos**Case No. **15-31984-13**
(if known)**SCHEDULE A - REAL PROPERTY**

| Description and Location of Property | Nature of Debtor's Interest in Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption | Amount Of Secured Claim |
|---|---|------------------------------------|--|-------------------------|
| Homestead 3612 Waynoka Dr. Carrollton Tx 75234 4 Bedroom 3.5 Bath | Fee Simple | - | \$310,000.00 | \$258,000.00 |
| Ex-Spouses Residence 1800 Woodside Rd, Carrollton Tx 75007. Awarded to Husband in Divorce, Debtor is surrendering any interest in the property | Fee Simple | - | \$0.00 | \$52,588.00 |
| | | | | |
| Total: | | | \$310,000.00 | |

(Report also on Summary of Schedules)

In re **Joann Ruis Burgos**Case No. **15-31984-13**

(if known)

SCHEDULE B - PERSONAL PROPERTY

| Type of Property | None | Description and Location of Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption |
|--|----------|--------------------------------------|------------------------------------|--|
| 1. Cash on hand. | | Money in Purse | - | \$20.00 |
| 2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and home-stead associations, or credit unions, brokerage houses, or cooperatives. | | BB&T Checking account | - | \$40.00 |
| 3. Security deposits with public utilities, telephone companies, landlords, and others. | X | | | |
| 4. Household goods and furnishings, including audio, video and computer equipment. | | 4 beds | - | \$450.00 |
| | | 2 Sofa's | - | \$400.00 |
| | | Dining table | - | \$300.00 |
| | | Dining room chairs | - | \$300.00 |
| | | Living room TV | - | \$400.00 |
| | | Living Room Table | - | \$350.00 |
| | | Linens | - | \$300.00 |
| | | Pillows | - | \$400.00 |
| | | Refridgerator | - | \$350.00 |
| | | Living Room Hutch | - | \$450.00 |
| | | Kitchen Untesils | - | \$400.00 |
| | | Microwave | - | \$100.00 |

B6B (Official Form 6B) (12/07) -- Cont.

In re **Joann Ruis Burgos**Case No. **15-31984-13**
(if known)**SCHEDULE B - PERSONAL PROPERTY***Continuation Sheet No. 1*

| Type of Property | None | Description and Location of Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption |
|---|----------|--------------------------------------|---------------------------------------|--|
| | | Coffee Machine | - | \$40.00 |
| | | Bedroom 1 dresser | - | \$300.00 |
| | | Bedroom 2 dresser | - | \$300.00 |
| | | Bedroom 3 Dressor | - | \$300.00 |
| | | Dishware | - | \$200.00 |
| | | garden tools | - | \$50.00 |
| | | 2 Computers | - | \$500.00 |
| 5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles. | X | | | |
| 6. Wearing apparel. | | Clothing for 1 adult and 2 children | - | \$500.00 |
| 7. Furs and jewelry. | | assorted earrings and assesories | - | \$500.00 |
| 8. Firearms and sports, photo-graphic, and other hobby equipment. | X | | | |
| 9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. | X | | | |
| 10. Annuities. Itemize and name each issuer. | X | | | |

B6B (Official Form 6B) (12/07) -- Cont.

In re **Joann Ruis Burgos**Case No. **15-31984-13**
(if known)**SCHEDULE B - PERSONAL PROPERTY***Continuation Sheet No. 2*

| Type of Property | None | Description and Location of Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption |
|---|----------|--------------------------------------|---------------------------------------|--|
| 11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).) | X | | | |
| 12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars. | | PNC Pension | - | \$76,000.00 |
| 13. Stock and interests in incorporated and unincorporated businesses. Itemize. | X | | | |
| 14. Interests in partnerships or joint ventures. Itemize. | X | | | |
| 15. Government and corporate bonds and other negotiable and non-negotiable instruments. | X | | | |
| 16. Accounts receivable. | X | | | |
| 17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars. | X | | | |
| 18. Other liquidated debts owed to debtor including tax refunds. Give particulars. | X | | | |

B6B (Official Form 6B) (12/07) -- Cont.

In re **Joann Ruis Burgos**Case No. **15-31984-13**

(if known)

SCHEDULE B - PERSONAL PROPERTY*Continuation Sheet No. 3*

| Type of Property | None | Description and Location of Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption |
|---|----------|---|---------------------------------------|--|
| 19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property. | X | | | |
| 20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. | X | | | |
| 21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each. | X | | | |
| 22. Patents, copyrights, and other intellectual property. Give particulars. | X | | | |
| 23. Licenses, franchises, and other general intangibles. Give particulars. | X | | | |
| 24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes. | X | | | |
| 25. Automobiles, trucks, trailers, and other vehicles and accessories. | | 1998 Cavalier High Millage Driven by 16 Year old | - | \$500.00 |
| | | 2009 Nissan Moreno, financed by Daughter but paid for by Debtor and used for travel to work | - | \$18,000.00 |

B6B (Official Form 6B) (12/07) -- Cont.

In re **Joann Ruis Burgos**Case No. **15-31984-13**
(if known)**SCHEDULE B - PERSONAL PROPERTY***Continuation Sheet No. 4*

| Type of Property | None | Description and Location of Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption |
|---|----------|--------------------------------------|---------------------------------------|--|
| 26. Boats, motors, and accessories. | X | | | |
| 27. Aircraft and accessories. | X | | | |
| 28. Office equipment, furnishings, and supplies. | X | | | |
| 29. Machinery, fixtures, equipment, and supplies used in business. | X | | | |
| 30. Inventory. | X | | | |
| 31. Animals. | | 2 small dogs | - | \$60.00 |
| 32. Crops - growing or harvested. Give particulars. | X | | | |
| 33. Farming equipment and implements. | X | | | |
| 34. Farm supplies, chemicals, and feed. | X | | | |
| 35. Other personal property of any kind not already listed. Itemize. | X | | | |
| Total > | | | | \$101,510.00 |

4 continuation sheets attached
(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

In re **Joann Ruis Burgos**Case No. **15-31984-13**
(If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**Debtor claims the exemptions to which debtor is entitled under:
(Check one box)☐ Check if debtor claims a homestead exemption that exceeds \$155,675.*☐ 11 U.S.C. § 522(b)(2)☒ 11 U.S.C. § 522(b)(3)

| Description of Property | Specify Law Providing Each Exemption | Value of Claimed Exemption | Current Value of Property Without Deducting Exemption |
|--|---|----------------------------|---|
| Homestead 3612 Waynoka Dr. Carrollton Tx 75234 4 Bedroom 3.5 Bath | Const. art. 16 §§ 50, 51, Texas Prop. Code §§ 41.001-.002 | \$52,000.00 | \$310,000.00 |
| 4 beds | Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1) | \$450.00 | \$450.00 |
| 2 Sofa's | Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1) | \$400.00 | \$400.00 |
| Dining table | Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1) | \$300.00 | \$300.00 |
| Dining room chairs | Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1) | \$300.00 | \$300.00 |
| Living room TV | Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1) | \$400.00 | \$400.00 |
| Living Room Table | Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1) | \$350.00 | \$350.00 |
| Linens | Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1) | \$300.00 | \$300.00 |
| Pillows | Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1) | \$400.00 | \$400.00 |
| Refridgerator | Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1) | \$350.00 | \$350.00 |
| * Amount subject to adjustment on 4/01/16 and every three years thereafter with respect to cases commenced on or after the date of adjustment. | | \$55,250.00 | \$313,250.00 |

In re **Joann Ruis Burgos**Case No. **15-31984-13**

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT*Continuation Sheet No. 1*

| Description of Property | Specify Law Providing Each Exemption | Value of Claimed Exemption | Current Value of Property Without Deducting Exemption |
|-------------------------------------|---|-----------------------------------|--|
| Living Room Hutch | Tex. Prop. Code §§ 42.001(a), 42.002(a)(1) | \$450.00 | \$450.00 |
| Kitchen Untesils | Tex. Prop. Code §§ 42.001(a), 42.002(a)(1) | \$400.00 | \$400.00 |
| Microwave | Tex. Prop. Code §§ 42.001(a), 42.002(a)(1) | \$100.00 | \$100.00 |
| Coffee Machine | Tex. Prop. Code §§ 42.001(a), 42.002(a)(1) | \$40.00 | \$40.00 |
| Bedroom 1 dressor | Tex. Prop. Code §§ 42.001(a), 42.002(a)(1) | \$300.00 | \$300.00 |
| Bedroom 2 dressor | Tex. Prop. Code §§ 42.001(a), 42.002(a)(1) | \$300.00 | \$300.00 |
| Bedroom 3 Dressor | Tex. Prop. Code §§ 42.001(a), 42.002(a)(1) | \$300.00 | \$300.00 |
| Dishware | Tex. Prop. Code §§ 42.001(a), 42.002(a)(1) | \$200.00 | \$200.00 |
| garden tools | Tex. Prop. Code §§ 42.001(a), 42.002(a)(1) | \$50.00 | \$50.00 |
| 2 Computers | Tex. Prop. Code §§ 42.001(a), 42.002(a)(1) | \$500.00 | \$500.00 |
| Clothing for 1 adult and 2 children | Tex. Prop. Code §§ 42.001(a), 42.002(a)(5) | \$500.00 | \$500.00 |
| assorted earrings and assesories | Tex. Prop. Code §§ 42.001(a), 42.002(a)(6) | \$500.00 | \$500.00 |
| PNC Pension | Tex. Prop. Code § 42.0021 | \$76,000.00 | \$76,000.00 |
| | | \$134,890.00 | \$392,890.00 |

In re **Joann Ruis Burgos**Case No. **15-31984-13**
(If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT***Continuation Sheet No. 2*

| Description of Property | Specify Law Providing Each Exemption | Value of Claimed Exemption | Current Value of Property Without Deducting Exemption |
|---|--|----------------------------|---|
| 1998 Cavalier High Millage Driven by 16 Year old | Tex. Prop. Code §§ 42.001(a), 42.002 (a)(9) | \$500.00 | \$500.00 |
| 2009 Nissan Moreno, financed by Daughter but paid for by Debtor and used for travel to work | Tex. Prop. Code §§ 42.001(a), 42.002 (a)(9) | \$0.00 | \$18,000.00 |
| 2 small dogs | Tex. Prop. Code §§ 42.001(a), 42.002 (a)(11) | \$60.00 | \$60.00 |
| | | | |
| | | \$135,450.00 | \$411,450.00 |

B6D (Official Form 6D) (12/07)

In re **Joann Ruis Burgos**Case No. **15-31984-13**

(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.) | CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL | UNSECURED PORTION, IF ANY |
|--|---|--|------------|--------------|----------|---|---------------------------|
| ACCT #: | | DATE INCURRED: Various NATURE OF LIEN: Notice Only COLLATERAL: Homestead REMARKS: | | | | \$228,000.00 | |
| JP Morgan Chase 340 S Cleveland WESTERVILLE, OH 43081 | - | VALUE: \$310,000.00 | | | | | |
| ACCT #: | | DATE INCURRED: Various NATURE OF LIEN: Arrearage claim COLLATERAL: Homestead REMARKS: | | | | \$30,000.00 | |
| JP Morgan Chase 340 S Cleveland WESTERVILLE, OH 43081 | - | VALUE: \$310,000.00 | | | | | |
| ACCT #: xxxxxxxxx8277 | | DATE INCURRED: 02/2004 NATURE OF LIEN: Conventional Real Estate Mortgage COLLATERAL: Homestead REMARKS: House awarded to Ex Spouse in Divorce | | | | \$52,588.00 | \$52,588.00 |
| Pnc Mortgage Po Box 8703 Dayton, OH 45401 | - | VALUE: \$0.00 | | | | | |
| ACCT #: | | DATE INCURRED: 2013 NATURE OF LIEN: Purchase Money COLLATERAL: 2009 Nissan REMARKS: | | | | \$18,000.00 | |
| Savanna Valdez 3612 Waynoka Dr. Carrollton, Tx 75007 | - | VALUE: \$18,000.00 | | | | | |
| Subtotal (Total of this Page) > | | | | | | \$328,588.00 | \$52,588.00 |
| Total (Use only on last page) > | | | | | | \$328,588.00 | \$52,588.00 |

No continuation sheets attached

(Report also on
Summary of
Schedules.)(If applicable,
report also on
Statistical
Summary of
Certain Liabilities
and Related
Data.)

B6E (Official Form 6E) (04/13)

In re **Joann Ruis Burgos**Case No. **15-31984-13**

(If Known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,775* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

☒ **Administrative allowances under 11 U.S.C. Sec. 330**

Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.

* Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

1 continuation sheets attached

B6E (Official Form 6E) (04/13) - Cont.

In re **Joann Ruis Burgos**Case No. **15-31984-13**

(If Known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

| | |
|------------------|---------------------------|
| TYPE OF PRIORITY | Administrative allowances |
|------------------|---------------------------|

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM | AMOUNT ENTITLED TO PRIORITY | AMOUNT NOT ENTITLED TO PRIORITY, IF ANY |
|---|---|--|------------|--------------|----------|-----------------------|-----------------------------------|---|
| ACCT #: Ramos Law Firm 2704 Valley View Lane Farmers Branch, Tx 75234 | - | DATE INCURRED: 05/04/2015 CONSIDERATION: Attorney Fees REMARKS: | | | | \$3,500.00 | \$3,500.00 | \$0.00 |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| Sheet no. <u>1</u> of <u>1</u> continuation sheets attached to Schedule of Creditors Holding Priority Claims | | | | | | \$3,500.00 | \$3,500.00 | \$0.00 |
| Subtotals (Totals of this page) > Total > (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.) | | | | | | \$3,500.00 | | |
| Totals > (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.) | | | | | | | \$3,500.00 | \$0.00 |

B6F (Official Form 6F) (12/07)

In re **Joann Ruis Burgos**Case No. **15-31984-13**

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|--|---|--|------------|--------------|----------|--------------------|
| ACCT #: xxx0183 Ad Astra Rec 8918 W 21st St. N Suite 200 Mailbox: 112 Wichita, KS 67205 | - | DATE INCURRED: 03/2014 CONSIDERATION: Collection Attorney REMARKS: | | | | \$1,245.00 |
| ACCT #: xxxxxxxxxxxx1633 American Express PO Box 3001 16 General Warren Blvd Malvern, PA 19355 | - | DATE INCURRED: 07/1993 CONSIDERATION: Credit Card REMARKS: | | | | \$0.00 |
| ACCT #: xxxxxxxxxxx3099 Bankamerica PO Box 15168 Wilmington, DE 19850 | - | DATE INCURRED: 11/28/2005 CONSIDERATION: Check Credit or Line of Credit REMARKS: | | | | \$0.00 |
| ACCT #: xxxxx3134 Bayview Financial Loan Bankruptcy Dept 4425 Ponce De Leon Blvd 5th Fl Miami, FL 33146 | - | DATE INCURRED: 04/28/2005 CONSIDERATION: Unknown Loan Type REMARKS: | | | | \$0.00 |
| ACCT #: xxxxx3133 Bayview Financial Loan Bankruptcy Dept 4425 Ponce De Leon Blvd 5th Fl Miami, FL 33146 | - | DATE INCURRED: 04/28/2005 CONSIDERATION: Unknown Loan Type REMARKS: | | | | \$0.00 |
| ACCT #: xxxxxxx7155 Cap1/neimn 26525 N Riverwoods Blvd Mettawa, IL 60045 | - | DATE INCURRED: 01/18/2004 CONSIDERATION: Charge Account REMARKS: | | | | \$0.00 |
| Subtotal > | | | | | | \$1,245.00 |
| Total > | | | | | | |

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

5

continuation sheets attached

B6F (Official Form 6F) (12/07) - Cont.

In re **Joann Ruis Burgos**Case No. **15-31984-13**

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|---|---|--|------------|--------------|----------|--------------------|
| ACCT #: xxx8000 Cbna Po Box 6282 Sioux Falls, SD 57117 | - | DATE INCURRED: 06/1990 CONSIDERATION: Charge Account REMARKS: | | | | \$0.00 |
| ACCT #: xxxxxxxx3195 Chase Mtg Po Box 24696 Columbus, OH 43224 | - | DATE INCURRED: 05/2007 CONSIDERATION: Conventional Real Estate Mortgage REMARKS: | | | | \$0.00 |
| ACCT #: Codils & Stawiarski, P.C. 650 N. Sam Houston Parkway, East, STE 45 Houston, TX 77060 | - | DATE INCURRED: CONSIDERATION: Notice Only REMARKS: | | | | \$0.00 |
| ACCT #: xxxxx1070 Comenity Bank/Limited Too Attention: Bankruptcy P.O. Box 182125 Columbus, OH 43218 | - | DATE INCURRED: 09/2001 CONSIDERATION: Charge Account REMARKS: | | | | \$0.00 |
| ACCT #: xxxxxxxxxxxx1864 Credit One Bank PO Box 98873 Las Vegas, NV 89193 | - | DATE INCURRED: 01/2014 CONSIDERATION: Credit Card REMARKS: | | | | \$457.00 |
| ACCT #: xxxxxxxx3400 Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850 | - | DATE INCURRED: 12/1992 CONSIDERATION: Credit Card REMARKS: | | | | \$0.00 |

Sheet no. 1 of 5 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal >

\$457.00

Total >

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re **Joann Ruis Burgos**Case No. **15-31984-13**

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|---|---|--|------------|--------------|----------|--------------------|
| ACCT #: xxxxxxxxx2220 Dsnb Macys 9111 Duke Blvd Mason, OH 45040 | - | DATE INCURRED: 11/11/1999 CONSIDERATION: Charge Account REMARKS: | | | | \$0.00 |
| ACCT #: xxxxxxxxx2392 First Premier Bank 3820 N Louise Ave Sioux Falls, SD 57107 | - | DATE INCURRED: 11/2014 CONSIDERATION: Credit Card REMARKS: | | | | \$337.00 |
| ACCT #: xxxxxx5590 GECRB Lending Inc Attn: Correspondence/Bankruptcy PO Box 5064 Costa Mesa, GA 92608 | - | DATE INCURRED: 12/2003 CONSIDERATION: Recreational REMARKS: | | | | \$0.00 |
| ACCT #: xxxxxxxxx9465 GECRB/ Old Navy Attention: GEMB PO Box 103104 Roswell, GA 30076 | - | DATE INCURRED: 02/01/2004 CONSIDERATION: Charge Account REMARKS: | | | | \$0.00 |
| ACCT #: xxxxxxxxx3823 GECRB/JC Penny Attention: Bankruptcy PO Box 103104 Roswell, GA 30076 | - | DATE INCURRED: 10/13/1990 CONSIDERATION: Charge Account REMARKS: | | | | \$0.00 |
| ACCT #: xxxxxx6878 Jared/Sterling Jewelers PO Box 1799 Attn: Bankruptcy Akron, OH 44333 | - | DATE INCURRED: 11/30/2000 CONSIDERATION: Charge Account REMARKS: | | | | \$0.00 |

Sheet no. 2 of 5 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal >

\$337.00

Total >

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | | CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM | |
|--|---|---|--|------------|--------------|----------|--------------------|-------------|
| ACCT #: xxxxxxxxxxxxx6718 | Kohls/capone N56 W 17000 Ridgewood Dr Menomonee Falls, WI 53051 | - | DATE INCURRED: 06/2002 CONSIDERATION: Charge Account REMARKS: | | | | \$0.00 | |
| | | | | | | | | |
| ACCT #: xxxxxxxxxxxxx7061 | Navy Fcu 820 Follin Ln Se Vienna, VA 22180 | - | DATE INCURRED: 12/23/1992 CONSIDERATION: Credit Card REMARKS: Ex-spouses acct | | | X | \$48,141.00 | |
| | | | | | | | | |
| ACCT #: xxxxxxxxxxx0003 | Navy Federal Cr Union Po Box 3700 Merrifield, VA 22119 | - | DATE INCURRED: 06/2004 CONSIDERATION: Unsecured REMARKS: | | | | \$0.00 | |
| | | | | | | | | |
| ACCT #: xxxxxx7383 | Navy Federal Credit Un Attention: Bankruptcy PO Box 3000 Merrifield, VA 22119 | - | DATE INCURRED: 09/2004 CONSIDERATION: Lease REMARKS: | | | | \$0.00 | |
| | | | | | | | | |
| ACCT #: | Neal Ashmore 401 E. Corporate Drive, Ste 100 Lewisville, Texas 75057 | - | DATE INCURRED: Various CONSIDERATION: Attorney Fees REMARKS: | | | | Unknown | |
| | | | | | | | | |
| ACCT #: xxxxxxxxxxx1665 | Nordstrom FSB Attention: Bankruptcy Department PO Box 6566 Englewood, CO 80155 | - | DATE INCURRED: 03/2004 CONSIDERATION: Credit Card REMARKS: | | | | \$3,722.00 | |
| | | | | | | | | |
| Sheet no. <u>3</u> of <u>5</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | | | | | Subtotal > | \$51,863.00 |
| (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) | | | | | | | Total > | |

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|---|---|---|------------|--------------|----------|----------------------|
| ACCT #: | | DATE INCURRED: Various CONSIDERATION: Toll Charges REMARKS: | | | | Unknown |
| NTTA PO BOX 660244 Dallas, TX 75266-0244 | - | | | | | |
| ACCT #: xxxxxxxxx0016 | | DATE INCURRED: 02/2001 CONSIDERATION: Real Estate Mortgage without Other Collateral REMARKS: | | | | \$0.00 |
| PNC Attention: Bankruptcy 6750 Miller Rd. Brecksville, OH 44141 | - | | | | | |
| ACCT #: xxxxxxxxx0071 | | DATE INCURRED: 12/2003 CONSIDERATION: Conventional Real Estate Mortgage REMARKS: | | | | \$0.00 |
| Pnc Mortgage Po Box 8703 Dayton, OH 45401 | - | | | | | |
| ACCT #: xxxxxxxxx0470 | | DATE INCURRED: 11/2003 CONSIDERATION: Conventional Real Estate Mortgage REMARKS: | | | | \$0.00 |
| Pnc Mortgage Po Box 8703 Dayton, OH 45401 | - | | | | | |
| ACCT #: xxxxx1554 | | DATE INCURRED: CONSIDERATION: Unknown Loan Type REMARKS: | | | | \$313.00 |
| Portfolio Recovery Attn: Bankruptcy PO Box 41067 Norfolk, VA 23541 | - | | | | | |
| ACCT #: xxx2473 | | DATE INCURRED: 10/2014 CONSIDERATION: Collection Attorney REMARKS: | | | | \$181.00 |
| Professional Finance C 5754 W 11th St Ste 100 Greeley, CO 80634 | - | | | | | |
| Sheet no. <u>4</u> of <u>5</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | | | | Subtotal > |
| | | | | | | \$494.00 |
| Total > (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) | | | | | | |

In re **Joann Ruis Burgos**

Case No. 15-31984-13

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM | |
|--|---|--|------------|--------------|----------|---|-------------------------|
| ACCT #: xxxxxxxxxxxx1918 | - | DATE INCURRED: 10/14/2001 CONSIDERATION: Charge Account REMARKS: | | | | \$0.00 | |
| Sears/cbna Po Box 6282 Sioux Falls, SD 57117 | | | | | | | |
| ACCT #: xxxxxxxxxxxx0011 | - | DATE INCURRED: 11/01/1990 CONSIDERATION: Charge Account REMARKS: | | | | \$0.00 | |
| Syncb/mervyns Po Box 965005 Orlando, FL 32896 | | | | | | | |
| ACCT #: | - | DATE INCURRED: CONSIDERATION: Attorney Fees REMARKS: | | | | Unknown | |
| The Wright Firm, L.L.P. 1660 S.Stemmons Ste 150 Lock Box 20 Lewisville, Texas 75067 | | | | | | | |
| ACCT #: xx3743 | - | DATE INCURRED: 05/2010 CONSIDERATION: Medical Debt REMARKS: | | | | (\$1.00) | |
| Trinity Dermatology 4340 N Josey Ln Ste 100 Carrollton, TX 75010 | | | | | | | |
| ACCT #: xxxxxx4884 | - | DATE INCURRED: 12/2002 CONSIDERATION: Charge Account REMARKS: | | | | \$0.00 | |
| Wffnatbank Po Box 94498 Las Vegas, NV 89193 | | | | | | | |
| | | | | | | | |
| Sheet no. 5 of 5 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | | | | Subtotal > Total > (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) | (\$1.00) \$54,395.00 |

B6G (Official Form 6G) (12/07)

In re **Joann Ruis Burgos**Case No. **15-31984-13**
(if known)**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no executory contracts or unexpired leases.

| NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT. | DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT. |
|---|---|
| | |

B6H (Official Form 6H) (12/07)

In re **Joann Ruis Burgos**Case No. **15-31984-13**
(if known)**SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no codebtors.

| NAME AND ADDRESS OF CODEBTOR | NAME AND ADDRESS OF CREDITOR |
|------------------------------|------------------------------|
| | |

Fill in this information to identify your case:

| | | | |
|---|-----------------------------------|-------------|---------------|
| Debtor 1 | Joann | Ruis | Burgos |
| | First Name | Middle Name | Last Name |
| Debtor 2 (Spouse, if filing) | | | |
| | First Name | Middle Name | Last Name |
| United States Bankruptcy Court for the: | NORTHERN DISTRICT OF TEXAS | | |
| Case number (if known) | 15-31984-13 | | |

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form B 6I

Schedule I: Your Income

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment**1. Fill in your employment information.**

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status**Occupation****Employer's name****Employer's address****Debtor 1**

- ☐ Employed
- ☒ Not employed

Number Street

City

State Zip Code

Debtor 2 or non-filing spouse

- ☐ Employed
- ☐ Not employed

Number Street

City

State Zip Code

How long employed there?

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

| | For Debtor 1 | For Debtor 2 or non-filing spouse |
|---|------------------------|-----------------------------------|
| 2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be. | 2. \$2,850.00 | |
| 3. Estimate and list monthly overtime pay. | 3. + \$2,061.80 | |
| 4. Calculate gross income. Add line 2 + line 3. | 4. \$4,911.80 | |

| | | | | | |
|----------|--------------|-------------|---------------|------------------------|--------------------|
| Debtor 1 | Joann | Ruis | Burgos | Case number (if known) | 15-31984-13 |
| | First Name | Middle Name | Last Name | | |

| | | For Debtor 1 | For Debtor 2 or non-filing spouse |
|--|-------|-------------------|---|
| Copy line 4 here → | 4. | \$4,911.80 | |
| 5. List all payroll deductions: | | | |
| 5a. Tax, Medicare, and Social Security deductions | 5a. | \$905.36 | |
| 5b. Mandatory contributions for retirement plans | 5b. | \$0.00 | |
| 5c. Voluntary contributions for retirement plans | 5c. | \$0.00 | |
| 5d. Required repayments of retirement fund loans | 5d. | \$0.00 | |
| 5e. Insurance | 5e. | \$0.00 | |
| 5f. Domestic support obligations | 5f. | \$0.00 | |
| 5g. Union dues | 5g. | \$0.00 | |
| 5h. Other deductions. Specify: See continuation sheet | 5h. + | \$52.22 | |
| 6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h. | 6. | \$957.58 | |
| 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. | 7. | \$3,954.22 | |
| 8. List all other income regularly received: | | | |
| 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. | 8a. | \$0.00 | |
| 8b. Interest and dividends | 8b. | \$0.00 | |
| 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. | 8c. | \$600.00 | |
| 8d. Unemployment compensation | 8d. | \$0.00 | |
| 8e. Social Security | 8e. | \$0.00 | |
| 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) or any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____ | 8f. | \$0.00 | |
| 8g. Pension or retirement income | 8g. | \$0.00 | |
| 8h. Other monthly income. Specify: Bonus | 8h. + | \$700.00 | |
| 9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h. | 9. | \$1,300.00 | |
| 10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. | 10. | \$5,254.22 | \$5,254.22 |
| 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____ | 11. + | | \$0.00 |
| 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies. | 12. | | \$5,254.22 Combined monthly income |
| 13. Do you expect an increase or decrease within the year after you file this form? <input checked="" type="checkbox"/> No. None. <input type="checkbox"/> Yes. Explain: _____ | | | |

Debtor 1 **Joann** **Ruis** **Burgos** Case number (if known) **15-31984-13**
First Name Middle Name Last Name

| 5h. Other Payroll Deductions (details) | For Debtor 1 | For Debtor 2 or non-filing spouse |
|--|----------------|--------------------------------------|
| | | |
| Vision | \$6.06 | |
| Medical | \$46.16 | |
| Totals: | \$52.22 | |

Fill in this information to identify your case:

Debtor 1 **Joann** **Ruis** **Burgos**
First Name Middle Name Last Name

Debtor 2
 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **NORTHERN DISTRICT OF TEXAS**

Case number **15-31984-13**
 (if known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 expenses as of the following date: _____
 MM / DD / YYYY
- ☐ A separate filing for Debtor 2 because Debtor 2 maintains a separate household

Official Form B 6J

Schedule J: Your Expenses

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household**1. Is this a joint case?**

- ☒ No. Go to line 2.
- ☐ Yes. **Does Debtor 2 live in a separate household?**
- ☐ No
- ☐ Yes. Debtor 2 must file a separate Schedule J.

2. Do you have dependents?

- ☒ No
- ☐ Yes. Fill out this information for each dependent.....

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

| Dependent's relationship to Debtor 1 or Debtor 2 | Dependent's age | Does dependent live with you? |
|--|-----------------|-------------------------------|
| _____ | _____ | <input type="checkbox"/> No |
| _____ | _____ | <input type="checkbox"/> Yes |
| _____ | _____ | <input type="checkbox"/> No |
| _____ | _____ | <input type="checkbox"/> Yes |
| _____ | _____ | <input type="checkbox"/> No |
| _____ | _____ | <input type="checkbox"/> Yes |
| _____ | _____ | <input type="checkbox"/> No |
| _____ | _____ | <input type="checkbox"/> Yes |

3. Do your expenses include expenses of people other than yourself and your dependents?

- ☒ No
- ☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form B 6I.)

Your expenses**4. The rental or home ownership expenses for your residence.**
 Include first mortgage payments and any rent for the ground or lot.4. **\$2,200.00****If not included in line 4:**

4a. Real estate taxes

4a. _____

4b. Property, homeowner's, or renter's insurance

4b. _____

4c. Home maintenance, repair, and upkeep expenses

4c. _____

4d. Homeowner's association or condominium dues

4d. _____

| | | | |
|-----------------------|-------------|---------------|---|
| Debtor 1 Joann | Ruis | Burgos | Case number (if known) 15-31984-13 |
| First Name | Middle Name | Last Name | |

Your expenses

| | | |
|--|------|------------------------|
| 5. Additional mortgage payments for your residence , such as home equity loans | 5. | |
| 6. Utilities: | | |
| 6a. Electricity, heat, natural gas | 6a. | <u>\$250.00</u> |
| 6b. Water, sewer, garbage collection | 6b. | <u>\$120.00</u> |
| 6c. Telephone, cell phone, Internet, satellite, and cable services | 6c. | <u>\$150.00</u> |
| 6d. Other. Specify: _____ | 6d. | <u>\$100.00</u> |
| 7. Food and housekeeping supplies | 7. | <u>\$400.00</u> |
| 8. Childcare and children's education costs | 8. | _____ |
| 9. Clothing, laundry, and dry cleaning | 9. | <u>\$50.00</u> |
| 10. Personal care products and services | 10. | <u>\$80.00</u> |
| 11. Medical and dental expenses | 11. | <u>\$80.00</u> |
| 12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments. | 12. | <u>\$250.00</u> |
| 13. Entertainment, clubs, recreation, newspapers, magazines, and books | 13. | <u>\$50.00</u> |
| 14. Charitable contributions and religious donations | 14. | _____ |
| 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. | | |
| 15a. Life insurance | 15a. | _____ |
| 15b. Health insurance | 15b. | <u>\$236.00</u> |
| 15c. Vehicle insurance | 15c. | <u>\$150.00</u> |
| 15d. Other insurance. Specify: _____ | 15d. | _____ |
| 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____ | 16. | _____ |
| 17. Installment or lease payments: | | |
| 17a. Car payments for Vehicle 1 Car Payment | 17a. | <u>\$462.00</u> |
| 17b. Car payments for Vehicle 2 | 17b. | _____ |
| 17c. Other. Specify: Pet Expense | 17c. | <u>\$35.00</u> |
| 17d. Other. Specify: _____ | 17d. | _____ |
| 18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form B 6I). | 18. | _____ |
| 19. Other payments you make to support others who do not live with you. Specify: _____ | 19. | _____ |
| 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. | | |
| 20a. Mortgages on other property | 20a. | _____ |
| 20b. Real estate taxes | 20b. | _____ |
| 20c. Property, homeowner's, or renter's insurance | 20c. | _____ |
| 20d. Maintenance, repair, and upkeep expenses | 20d. | _____ |
| 20e. Homeowner's association or condominium dues | 20e. | _____ |

Debtor 1 Joann Ruis Burgos Case number (if known) 15-31984-13
 First Name Middle Name Last Name

21. Other. Specify: _____ 21. + _____
22. **Your monthly expenses.** Add lines 4 through 21.
 The result is your monthly expenses. 22. \$4,613.00
23. **Calculate your monthly net income.**
- 23a. Copy line 12 (your combined monthly income) from Schedule I. 23a. \$5,254.22
- 23b. Copy your monthly expenses from line 22 above. 23b. -\$4,613.00
- 23c. Subtract your monthly expenses from your monthly income.
 The result is your monthly net income. 23c. \$641.22
24. **Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.

☐ Yes. Explain here:

None.

B 6 Summary (Official Form 6 - Summary) (12/14)

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
DALLAS DIVISION**

In re **Joann Ruis Burgos**Case No. **15-31984-13**Chapter **13**

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

| NAME OF SCHEDULE | ATTACHED (YES/NO) | NO. OF SHEETS | ASSETS | LIABILITIES | OTHER | | |
|---|----------------------|------------------|--------------|--------------|-------|--------------|------------|
| A - Real Property | Yes | 1 | \$310,000.00 | | | | |
| B - Personal Property | Yes | 5 | \$101,510.00 | | | | |
| C - Property Claimed as Exempt | Yes | 3 | | | | | |
| D - Creditors Holding Secured Claims | Yes | 1 | | | | \$328,588.00 | |
| E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E) | Yes | 2 | | | | \$3,500.00 | |
| F - Creditors Holding Unsecured Nonpriority Claims | Yes | 6 | | | | \$54,395.00 | |
| G - Executory Contracts and Unexpired Leases | Yes | 1 | | | | | |
| H - Codebtors | Yes | 1 | | | | | |
| I - Current Income of Individual Debtor(s) | Yes | 3 | | | | | \$5,254.22 |
| J - Current Expenditures of Individual Debtor(s) | Yes | 3 | | | | | \$4,613.00 |
| TOTAL | | 26 | \$411,510.00 | \$386,483.00 | | | |

B 6 Summary (Official Form 6 - Summary) (12/14)

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
DALLAS DIVISION**

In re **Joann Ruis Burgos**Case No. **15-31984-13**Chapter **13****STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

| Type of Liability | Amount |
|---|---------------|
| Domestic Support Obligations (from Schedule E) | \$0.00 |
| Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) | \$0.00 |
| Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed) | \$0.00 |
| Student Loan Obligations (from Schedule F) | \$0.00 |
| Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E | \$0.00 |
| Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F) | \$0.00 |
| TOTAL | \$0.00 |

State the following:

| | |
|--|-------------------|
| Average Income (from Schedule I, Line 12) | \$5,254.22 |
| Average Expenses (from Schedule J, Line 22) | \$4,613.00 |
| Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14) | \$5,661.80 |

State the following:

| | | |
|--|-------------------|---------------------|
| 1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column | | \$52,588.00 |
| 2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column. | \$3,500.00 | |
| 3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column | | \$0.00 |
| 4. Total from Schedule F | | \$54,395.00 |
| 5. Total of non-priority unsecured debt (sum of 1, 3, and 4) | | \$106,983.00 |

B6 Declaration (Official Form 6 - Declaration) (12/07)

In re **Joann Ruis Burgos**

Case No. **15-31984-13**
(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES
DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **28** sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **6/1/2015**

Signature **/s/ Joann Ruis Burgos**
Joann Ruis Burgos

Date _____

Signature _____

[If joint case, both spouses must sign.]